

Form 309

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Mathew E. Zupancic : Case No. 19-24551-GLT
Debtor(s) : Chapter: 13

⋮
⋮
⋮

Related to Docket No. 133

ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT

AND NOW, this *The 25th of February, 2025*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

(5) Upon review of the Debtor's supplemental report [Dkt. No. 156], and in the absence of any payments to the chapter 13 trustee since September 2024, the Court finds that any further extension of time to complete the plan base would be prejudicial to creditors. Because the current plan arrears are attributable to missed payments by the Debtor, the standard established in *In re Klaas* is no longer satisfied. Accordingly, the case shall be dismissed without prejudice.



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
Mathew E. Zupancic
Debtor

Case No. 19-24551-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Feb 25, 2025

User: auto
Form ID: 309

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db	+ Mathew E. Zupancic, 4038 Irene Street, West Mifflin, PA 15122-2044
cr	+ BOROUGH OF WEST MIFFLIN AND WEST MIFFLIN AREA SCHO, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
15195216	+ Bor of West Mifflin & West Mifflin School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15176477	+ Indiana University Of PA, 1011 South Drive, Indiana, PA 15705-1046
15162277	+ James Wallace Esq., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15162280	+ Peoples Gas Bankruptcy Dept., 375 N Shore Drive Ste 600, Attn: Dawn Linder, Pittsburgh, PA 15212-5866
15176484	+ Stonegate Mortage Corp, 4849 Greenville Avenue, Dallas, TX 75206-4130

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 26 2025 03:33:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: mjoyce@triboro-fcu.org	Feb 26 2025 03:34:00	Tri Boro Federal Credit Union, 600 E. 8th Avenue, Munhall, PA 15120-1900
15162274	+ EDI: GMACFS.COM	Feb 26 2025 05:15:00	Ally Financial Lease Trust, PO Box 130424, Saint Paul, MN 55113-0004
15184746	EDI: GMACFS.COM	Feb 26 2025 05:15:00	Ally Financial Lease Trust, PO Box 130424, Roseville MN 55113-0004
15176471	+ Email/Text: bankruptcy@acbhq.com	Feb 26 2025 03:34:00	American Credit Bureau, 1200 N Federal Hwy, Boca Raton, FL 33432-2803
15176472	Email/Text: correspondence@credit-control.com	Feb 26 2025 03:34:00	Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628
15176473	+ EDI: WFNNB.COM	Feb 26 2025 05:15:00	Comenitycb/petland, Po Box 182120, Columbus, OH 43218-2120
15176474	+ Email/Text: ebnnotifications@creditacceptance.com	Feb 26 2025 03:33:00	Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070
15162275	+ EDI: DISCOVER	Feb 26 2025 05:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15176475	+ EDI: DISCOVER	Feb 26 2025 05:15:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15162276	+ Email/Text: kburkley@bernssteinlaw.com	Feb 26 2025 03:34:00	Duquesne Light Company, c/o Keri Ebeck, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15192298	+ Email/Text: kburkley@bernssteinlaw.com		

District/off: 0315-2

User: auto

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15162278	EDI: JEFFERSONCAP.COM	Feb 26 2025 03:34:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15168773	EDI: JEFFERSONCAP.COM	Feb 26 2025 05:15:00	Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302
15194091	^ MEBN	Feb 26 2025 05:15:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15176480	+ Email/Text: camanagement@mtb.com	Feb 26 2025 00:17:08	Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
15162279	Email/Text: camanagement@mtb.com	Feb 26 2025 03:34:00	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15176482	+ Email/Text: clientservices@sourcerm.com	Feb 26 2025 03:34:00	Source Receivables Mng, Po Box 4068, Greensboro, NC 27404-4068
15176483	+ EDI: AISTMBL.COM	Feb 26 2025 05:15:00	Sprint, Customer Service, P.O. Box 8077, London, KY 40742-8077
15176483	+ Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 26 2025 01:51:15	Sprint, Customer Service, P.O. Box 8077, London, KY 40742-8077
15176485	+ Email/Text: mjoyce@triboro-fcu.org	Feb 26 2025 03:34:00	Tri Boro Fcu, 600 E 8th Ave, Munhall, PA 15120-1900
15162281	+ Email/Text: mjoyce@triboro-fcu.org	Feb 26 2025 03:34:00	Tri-Boro Federal Credit Union, 600 East Eighth Avenue, Munhall, PA 15120-1900
15182376	EDI: AIS.COM	Feb 26 2025 05:15:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15182376	Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 01:29:57	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15176487	EDI: VERIZONCOMB.COM	Feb 26 2025 05:15:00	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
15176487	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 26 2025 03:33:00	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
15176488	+ EDI: BLUESTEM	Feb 26 2025 05:15:00	Webbank/gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15176470	*+	Ally Financial Lease Trust, PO Box 130424, Saint Paul, MN 55113-0004
15176476	*+	Duquesne Light Company, c/o Keri Ebeck, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15176479	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court; Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302
15176478	*+	James Wallace Esq., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15176481	*+	Peoples Gas Bankruptcy Dept., 375 N Shore Drive Ste 600, Attn: Dawn Linder, Pittsburgh, PA 15212-5866
15176486	*+	Tri-Boro Federal Credit Union, 600 East Eighth Avenue, Munhall, PA 15120-1900

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC blemon@kmllawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com
Jeffrey A. Golvash	on behalf of Creditor Tri Boro Federal Credit Union jgolvash@golvashepstein.com kmicklo@golvashepstein.com
Jeffrey R. Hunt	on behalf of Creditor BOROUGH OF WEST MIFFLIN AND WEST MIFFLIN AREA SCHOOL DISTRICT jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Michael C. Eisen	on behalf of Debtor Mathew E. Zupancic attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 9